EXHIBIT 14: SUMMARY OF REQUESTED PERCENTAGE CHANGES

Market Segment: Small Group

| Company Name: | IHBC | |
|-------------------|----------------|--|
| NAIC Code: | 47034 | NOTE: THIS EXHIBIT SHOULD NOT INCLUDE MEMBERS OR SUBSCRIBERS THAT ARE CURRENTLY ENROLLED IN PLANS THAT WILL NOT BE AVAILABLE IN 2024 |
| SERFF Tracking #: | NDPD-133642394 | |

1 Use this Exhibit for both Individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.

2 Market segment refers to Individual (which includes Catastrophic) or Small Group.
3 The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the indicated combination of metal level, rating region, and product name.

4 The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for each combination of metal level, rating region and product name.

5 The effective date is the earliest date that the proposed new rate would become effective if approved. The Effective Date for Individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024, and 10/1/2024.

If the percentage changes (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region the insurer 6 uses. Rating region names used on this exhibit are to use the standard rating region names developed by DFS (e.g., Albany Area, Buffalo Area, etc.).

7 The "requested rate change" includes the impact of any riders (such as: age 29, domestic partner, family planning, pediatric dental, etc.).

8 "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.9 "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.

10 The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.

11 Percentage Rate Changes should be calculated using membership as of 3/31/2023.

12 This exhibit must be submitted as an Excel file and as a PDF file.

13 The Total Annualized Premium in Cell G-24 of this Exhibit should equal the total in Cell Q-61 of Exhibit 13c.

14 The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells Q-45 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

| | | Metal Level | | | | Annualized Premiums as of Total # of Members as of Total # of Subscribers | | | | | | | | | | | | Requested Percentage Rate Change | | | |
|----------------------------|--|----------------------------|------------------------------------|---|---|---|------------------------|-------------------------|-------------|------------------------------|-------------------------|-------------------------------|------------------------|-----------------------------|--|----------------------------|------------------|----------------------------------|--|--|--|
| Market Segment Small Group | Effective Date of New Rate 01/01/24 | (or Catastrophic) Platinum | Rating Region 2 -Buffalo Area | Product Name Choice Plus Platinum | Product Street Name Choice Plus Platinum | 3/31/2023 \$532,802 | 3/31/2023 80 | 3/31/2023 Decrea | No Change 0 | 0.1% - 4.9% 5.0% - 9.9% 0 | 10.0% - 14.9% 15 | .0% - 19.9% 20.0% - 24.9 0 | 25.0% - 29.9% 0 | 30.0% - 39.9% 0 0 | 40.0% - 49.9% 50.0% or higher 0 | 13.35% | 13.57% | Weighted Avg 13.44% | | | |
| Small Group Small Group | 01/01/24 01/01/24 | Platinum Platinum | 2 -Buffalo Area 2 -Buffalo Area | FlexFit Platinum FlexFit Platinum Option 2 | FlexFit Platinum FlexFit Platinum Option 2 | \$30,503,993 \$31,925,282 | 4,356 4,471 | 2,477 2,383 | 0 0 | 0 0 | 0 0 | 4,356 4,471 | 0 | 0 0 | 0 0 | 17.08% 17.61% | 17.30% 17.82% | | | | |
| Small Group | 01/01/24 | Platinum | 2 -Buffalo Area | Passport Plan Local Platinum | Passport Plan Local Platinum | \$1,413,784 | 198 | 105 | 0 0 | 0 0 | 0 0 | 198 | 0 | 0 0 | 0 0 | 19.46% | 19.67% | 19.56% | | | |
| Small Group | 01/01/24 | Platinum | 2 -Buffalo Area | Passport Plan National Platinum | Passport Plan National Platinum | \$3,651,127 | 425 | 190 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 425 | 0 0 | 33.36% | 33.56% | 33.44% | | | |
| Small Group Small Group | 01/01/24 01/01/24 | Gold Gold | 2 -Buffalo Area 2 -Buffalo Area | Activate Gold iDirect Gold Copay | Activate Gold iDirect Gold Copay | \$3,709,570 \$5,439,454 | 642 893 | 427 579 | 0 0 | 0 0 | 0 0 | 642 893 | 0 | 0 0 | 0 0 | 33.36% 15.50% 15.35% | 15.75% 15.60% | | | | |
| Small Group | 01/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay HSAQ | | \$12,138,207 | 2,047 | 1,031 | 0 0 | 0 0 | 0 2,047 | 0 | 0 | 0 0 | 0 0 | 14.24% | 14.49% | | | | |
| Small Group | 01/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay Option 2 | iDirect Gold Copay Option 2 | \$3,316,091 | 538 | 307 | 0 0 | 0 0 | 0 0 | 538 | 0 | 0 0 | 0 0 | 15.88% | 16.12% | 15.98% | | | |
| Small Group | 01/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay Option 3 Passport Plan Local Gold | iDirect Gold Copay Option 3 | \$2,608,294 | 416 | 265 | 0 0 | 0 0 | 0 410 | 6 | 0 | 0 0 | 0 0 | 14.86% | 15.09% | 14.95% | | | |
| Small Group | 01/01/24 | Gold | 2 -Buffalo Area | HSAQ | Passport Plan Local Gold HSAQ | \$546,675 | 95 | 54 | 0 0 | 0 0 | 0 0 | 95 | 0 | 0 0 | 0 0 | 16.32% | 16.58% | 16.42% | | | |
| Small Group | 01/01/24 | Gold | 2 -Buffalo Area | Passport Plan National Gold HSAQ | Passport Plan National Gold HSAQ | \$1,045,539 | 153 | 81 | 0 0 | 0 0 | 0 0 | 0 | 0 15 | 1 2 | 0 0 | 29.89% | 30.13% | 29.98% | | | |
| Small Group Small Group | 01/01/24 01/01/24 | Gold Silver | 2 -Buffalo Area 2 -Buffalo Area | Standard Healthy NY Gold Activate Silver | Activate Silver | \$3,219,206 \$295,414 | 58 | 353 41 | 0 0 | 0 0 | 0 600 | 0 | 0 | 0 0 | 0 0 | 12.75% 13.29% | 13.03% 13.58% | | | | |
| Small Group | 01/01/24 | Silver | 2 -Buffalo Area | Choice Plus Silver HSAQ iDirect Silver Coinsurance | Choice Plus Silver HSAQ | \$621,016 | 121 | 74 | 0 0 | 0 112 | 2 9 | 0 | 0 | 0 0 | 0 0 | 9.82% | 10.10% | | | | |
| Small Group Small Group | 01/01/24 01/01/24 | Silver Silver | 2 -Buffalo Area 2 -Buffalo Area | HSAQ iDirect Silver Copay | iDirect Silver Coinsurance HSAQ iDirect Silver Copay | \$2,832,750 \$3,879,794 | 562 710 | 343 440 | 0 0 | 0 0 | 0 562 0 710 | 0 | 0 | 0 0 | 0 0 | 12.05% 13.70% | 12.35% 13.97% | | | | |
| Small Group | 01/01/24 | Silver | 2 -Buffalo Area | iDirect Silver Copay HSAQ Passport Plan Local Silver | iDirect Silver Copay HSAQ | \$17,996,493 | 3,345 | 1,871 | 0 0 | 0 0 | 3,345 | 0 | 0 | 0 0 | 0 0 | 13.29% | 13.57% | 13.40% | | | |
| Small Group | 01/01/24 | Silver | 2 -Buffalo Area | HSAQ Passport Plan National Silver | Passport Plan Local Silver HSAQ | \$370,495 | 72 | 31 | 0 0 | 0 0 | 0 0 | 72 | 0 | 0 0 | 0 0 | 15.09% | 15.38% | 15.21% | | | |
| Small Group | 01/01/24 | Silver | 2 -Buffalo Area | • | Passport Plan National Silver HSAQ | \$474,677 | 78 | 47 | 0 0 | 0 0 | 0 0 | 0 | 0 7 | 8 0 | 0 0 | 28.82% | 29.10% | 28.95% | | | |
| Small Group | 01/01/24 | Silver | 2 -Buffalo Area | iDirect Silver Copay Option 2 | iDirect Silver Copay Option 2 | \$6,200,855 | 1,111 | 706 | 0 0 | 0 0 | 0 1,111 | 0 | 0 | 0 0 | 0 0 | 12.56% | 12.82% | 12.66% | | | |
| Small Group | 01/01/24 | Bronze | 2 -Buffalo Area | iDirect Bronze Blended HSAQ iDirect Bronze Coinsurance | | \$677,864 | 146 | 112 | 0 0 | 0 0 | 0 146 | 0 | 0 | 0 0 | 0 0 | 11.39% | 11.71% | 11.53% | | | |
| Small Group | 01/01/24 | Bronze | 2 -Buffalo Area | HSAQ | iDirect Bronze Coinsurance HSAQ | \$1,137,033 | 245 | 154 | 0 0 | 0 0 | 0 245 | 0 | 0 | 0 0 | 0 0 | 10.04% | 10.35% | 10.18% 12.33% | | | |
| Small Group | 01/01/24 | Bronze | 2 -Buffalo Area | iDirect Bronze MV HSAQ Passport Plan Local Bronze | | \$2,343,632 | 509 | 353 | 0 0 | 0 0 | 509 | 0 | 0 | 0 | 0 0 | 12.20% | 12.52% | | | | |
| Small Group | 01/01/24 | Bronze | 2 -Buffalo Area | HSAQ Passport Plan National | Passport Plan Local Bronze HSAQ Passport Plan National Bronze | \$127,950 | 27 | 19 | 0 0 | 0 0 | 27 | 0 | 0 | 0 | 0 0 | 13.15% | 13.47% | 13.29% | | | |
| Small Group Small Group | 01/01/24 04/01/24 | Bronze Platinum | 2 -Buffalo Area 2 -Buffalo Area | Bronze HSAQ Choice Plus Platinum | HSAQ Choice Plus Platinum | \$78,136 \$141,881 | 14 21 | 6 11 | 0 0 | 0 0 | 0 0 21 | 0 | 0 1 | 4 0 0 0 | 0 0 | 26.70% 13.74% | 27.00% 13.96% | 26.82% 13.83% 17.58% | | | |
| Small Group Small Group | 04/01/24 04/01/24 | Platinum Platinum | 2 -Buffalo Area 2 -Buffalo Area | FlexFit Platinum FlexFit Platinum Option 2 | FlexFit Platinum FlexFit Platinum Option 2 | \$11,004,222 \$9,412,253 | 1,548 1,299 | 863 707 | 0 0 | 0 0 | 0 0 | 1,548 1,299 | 0 | 0 0 | 0 0 | 17.49% 18.02% | 17.71% 18.23% | | | | |
| Small Group | 04/01/24 | Platinum | 2 -Buffalo Area | Passport Plan Local Platinum | Passport Plan Local Platinum | \$282,469 | 39 | 20 | 0 0 | 0 0 | 0 0 | 39 | 0 | 0 0 | 0 0 | 19.87% | 20.09% | 19.96% | | | |
| Small Group | 04/01/24 | Platinum | 2 -Buffalo Area | Passport Plan National Platinum | Passport Plan National Platinum | \$217,968 | 25 | 18 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 25 | 0 0 | 33.82% | 34.02% | 33.90% | | | |
| Small Group Small Group | 04/01/24 04/01/24 | Gold Gold | 2 -Buffalo Area 2 -Buffalo Area | Activate Gold iDirect Gold Copay | Activate Gold iDirect Gold Copay | \$1,020,502 \$3,238,690 | 174 | 102 | 0 0 | 0 0 | 0 0 | 174 524 | 0 | 0 0 | 0 0 | 15.90% 15.75% | 16.16% 16.00% | 16.01% | | | |
| Small Group | 04/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay HSAQ | | \$4,766,654 | 792 | 385 | 0 0 | 0 0 | 0 792 | 0 | 0 | 0 0 | 0 0 | 14.64% | 14.89% | 15.85% 14.74% | | | |
| Small Group | 04/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay Option 2 | iDirect Gold Copay Option 2 | \$1,519,778 | 243 | 142 | 0 0 | 0 0 | 0 0 | 243 | 0 | 0 0 | 0 0 | 16.28% | 16.52% | 16.38% | | | |
| Small Group | 04/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay Option 3 | iDirect Gold Copay Option 3 | \$0 | 0 | 0 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 0 | 0 0 | 15.25% | 15.49% N | N/A | | | |
| Small Group | 04/01/24 | Gold | 2 -Buffalo Area | Passport Plan Local Gold HSAQ | Passport Plan Local Gold HSAQ | \$5,841 | 1 | 1 | 0 0 | 0 0 | 0 0 | 1 | 0 | 0 0 | 0 0 | 16.72% | 16.98% | 16.83% | | | |
| Small Group | 04/01/24 | Gold | 2 -Buffalo Area | Passport Plan National Gold HSAQ | Passport Plan National Gold HSAQ | \$104,030 | 15 | 10 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 15 | 0 0 | 30.34% | 30.58% | 30.43% | | | |
| Small Group Small Group | 04/01/24 04/01/24 | Gold Silver | 2 -Buffalo Area 2 -Buffalo Area | Standard Healthy NY Gold Activate Silver | Standard Healthy NY Gold Activate Silver | \$582,555 \$196,422 | 107 38 | 65 30 | 0 0 | 0 0 | 0 107 0 38 | 0 | 0 | 0 0 | 0 0 | 13.15% 13.68% | 13.42% 13.98% | 13.26% 13.80% 10.32% | | | |
| Small Group | 04/01/24 | Silver | 2 -Buffalo Area | Choice Plus Silver HSAQ iDirect Silver Coinsurance | Choice Plus Silver HSAQ | \$494,587 | 95 | 58 | 0 0 | 0 0 | 95 | 0 | 0 | 0 0 | 0 0 | 10.20% | 10.49% | 10.32% | | | |
| Small Group Small Group | 04/01/24 04/01/24 | Silver Silver | 2 -Buffalo Area 2 -Buffalo Area | HSAQ iDirect Silver Copay | iDirect Silver Coinsurance HSAQ iDirect Silver Copay | \$813,783 \$1,352,222 | 159 244 | 83 163 | 0 0 | 0 0 | 0 159 0 244 | 0 | 0 | 0 0 | 0 0 | 12.44% 14.09% | 12.73% 14.36% | 12.58% 14.20% 13.79% | | | |
| Small Group | 04/01/24 | Silver | 2 -Buffalo Area | iDirect Silver Copay HSAQ Passport Plan Local Silver | | \$8,125,408 | 1,488 | 840 | 0 0 | 0 0 | 0 1,488 | 0 | 0 | 0 0 | 0 0 | 13.68% | 13.96% | 13.79% | | | |
| Small Group | 04/01/24 | Silver | 2 -Buffalo Area | HSAQ Passport Plan National Silver | Passport Plan Local Silver HSAQ | \$0 | 0 | 0 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 0 | 0 0 | 15.48% | 15.78% N | N/A | | | |
| Small Group | 04/01/24 | Silver | 2 -Buffalo Area | HSAQ | Passport Plan National Silver HSAQ | \$37,049 | 6 | 4 | 0 0 | 0 0 | 0 0 | 0 | 0 | 6 0 | 0 0 | 29.27% | 29.55% | 29.39% | | | |
| Small Group | 04/01/24 | Silver | 2 -Buffalo Area | iDirect Silver Copay Option 2 | iDirect Silver Copay Option 2 | \$1,518,389 | 272 | 154 | 0 0 | 0 0 | 0 272 | 0 | 0 | 0 0 | 0 0 | 14.64% | 14.91% | 14.75% | | | |
| Small Group | 04/01/24 | Bronze | 2 -Buffalo Area | iDirect Bronze Blended HSAQ | iDirect Bronze Blended HSAQ | \$155,450 | 33 | 28 | 0 0 | 0 0 | 0 33 | 0 | 0 | 0 0 | 0 0 | 11.78% | 12.10% | 11.90% | | | |
| Small Group | 04/01/24 | Bronze | 2 -Buffalo Area | iDirect Bronze Coinsurance HSAQ | iDirect Bronze Coinsurance HSAQ | \$470,867 | 100 | 75 | 0 0 | 0 0 | 0 100 | 0 | 0 | 0 0 | 0 0 | 10.42% | 10.74% | 10.56% 12.72% | | | |
| Small Group | 04/01/24 | Bronze | 2 -Buffalo Area | iDirect Bronze MV HSAQ Passport Plan Local Bronze | iDirect Bronze MV HSAQ | \$1,411,331 | 302 | 203 | 0 0 | 0 0 | 302 | 0 | 0 | 0 | 0 0 | 12.59% | 12.92% | | | | |
| Small Group | 04/01/24 | Bronze | 2 -Buffalo Area | HSAQ Passport Plan National | Passport Plan Local Bronze HSAQ Passport Plan National Bronze | \$0 | 0 | 0 | 0 0 | 0 0 | 0 | 0 | 0 | 0 | 0 0 | 13.55% | 13.86% N | | | | |
| Small Group Small Group | 04/01/24 07/01/24 | Bronze Platinum | 2 -Buffalo Area 2 -Buffalo Area | Bronze HSAQ Choice Plus Platinum | HSAQ Choice Plus Platinum | \$50,984 \$157,727 | 9 23 | 5 13 | 0 0 | 0 0 | 0 0 0 23 | 0 | 0 | 9 0 | 0 0 | 27.14% 14.13% | 27.44% 14.36% | 27.26% 14.22% | | | |
| Small Group Small Group | 07/01/24 07/01/24 | Platinum Platinum | 2 -Buffalo Area 2 -Buffalo Area | FlexFit Platinum FlexFit Platinum Option 2 | FlexFit Platinum FlexFit Platinum Option 2 | \$8,560,783 \$5,464,460 | 1,187 743 | 662 465 | 0 0 | 0 0 | 0 0 | 1,187 743 | 0 | 0 0 | 0 0 | 17.90% 18.43% | 18.12% 18.64% | | | | |
| Small Group | 07/01/24 | Platinum | 2 -Buffalo Area | Passport Plan Local Platinum | | \$95,567 | 13 | 6 | 0 0 | 0 0 | 0 0 | 0 | 13 | 0 0 | 0 0 | 20.29% | 20.51% | 20.38% | | | |
| Small Group | 07/01/24 | Platinum | 2 -Buffalo Area | Passport Plan National Platinum | Passport Plan National Platinum | \$1,955,759 | 221 | 132 | 0 0 | 0 | 0 0 | 0 | 0 | 0 221 | 0 | | 34.48% | | | | |
| Small Group Small Group | 07/01/24 07/01/24 | Gold Gold | 2 -Buffalo Area 2 -Buffalo Area | Activate Gold iDirect Gold Copay | Activate Gold iDirect Gold Copay | \$548,022 \$1,367,512 | 92 218 | 52 150 | 0 0 | 0 0 | 0 0 | 92 218 | 0 | 0 0 | 0 0 | 34.29% 16.30% 16.15% | 16.56% 16.40% | 34.36% 16.42% 16.25% | | | |
| Small Group | 07/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay HSAQ | iDirect Gold Copay HSAQ | \$2,247,902 | 368 | 202 | 0 0 | 0 0 | 0 0 | 368 | 0 | 0 0 | 0 0 | 15.03% | 15.28% | 15.14% | | | |
| Small Group | 07/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay Option 2 | iDirect Gold Copay Option 2 | \$819,599 | 129 | 78 | 0 0 | 0 0 | 0 0 | 129 | 0 | 0 0 | 0 0 | 16.68% | 16.93% | 16.79% | | | |
| Small Group | 07/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay Option 3 | iDirect Gold Copay Option 3 | \$0 | 0 | 0 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 0 | 0 0 | 15.65% | 15.89% N | N/A | | | |
| Small Group | 07/01/24 | Gold | 2 -Buffalo Area | Passport Plan Local Gold HSAQ | Passport Plan Local Gold HSAQ | \$35,571 | 6 | 1 | 0 0 | 0 0 | 0 0 | 6 | 0 | 0 0 | 0 0 | 17.12% | 17.39% | 17.23% | | | |
| Small Group | 07/01/24 | Gold | 2 -Buffalo Area | Passport Plan National Gold HSAQ | Passport Plan National Gold HSAQ | \$499,787 | 71 | 35 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 71 | 0 0 | 30.79% | 31.03% | 30.89% 13.70% | | | |
| Small Group Small Group | 07/01/24 07/01/24 | Gold Silver | 2 -Buffalo Area 2 -Buffalo Area | Standard Healthy NY Gold Activate Silver | Activate Silver | \$842,136 \$36,726 | 152 7 | 96 7 | 0 0 | 0 0 | 0 152 0 7 | 0 | 0 | 0 0 | 0 0 | 13.54% 14.07% | 13.81% 14.37% | 14.20% | | | |
| Small Group | 07/01/24 | Silver | 2 -Buffalo Area | Choice Plus Silver HSAQ iDirect Silver Coinsurance | Choice Plus Silver HSAQ | \$290,631 | 55 | 35 | 0 0 | 0 0 | 55 | 0 | 0 | 0 0 | 0 0 | 10.58% | 10.87% | 10.70% | | | |
| Small Group Small Group | 07/01/24 07/01/24 | Silver Silver | 2 -Buffalo Area 2 -Buffalo Area | HSAQ iDirect Silver Copay | iDirect Silver Coinsurance HSAQ iDirect Silver Copay | \$648,942 \$2,239,380 | 125 398 | 79 216 | 0 0 | 0 0 | 0 125 0 398 | 0 | 0 | 0 0 | 0 0 | 12.83% 14.49% | 13.12% 14.76% | 12.95% 14.60% 14.20% | | | |
| Small Group | 07/01/24 | Silver | 2 -Buffalo Area | iDirect Silver Copay HSAQ Passport Plan Local Silver | | \$4,374,149 | 789 | 476 | 0 0 | 0 0 | 0 789 | 0 | 0 | 0 0 | 0 0 | 14.07% | 14.35% | 14.20% | | | |
| Small Group | 07/01/24 | Silver | 2 -Buffalo Area | HSAQ Passport Plan National Silver | Passport Plan Local Silver HSAQ | \$63,616 | 12 | 7 | 0 0 | 0 0 | 0 0 | 12 | 0 | 0 0 | 0 0 | 15.89% | 16.18% | 16.00% | | | |
| Small Group | 07/01/24 | Silver | 2 -Buffalo Area | HSAQ | Passport Plan National Silver HSAQ | \$438,721 | 70 | 43 | 0 0 | 0 0 | 0 0 | 0 | 0 7 | 0 0 | 0 0 | 29.72% | 30.00% | 29.84% | | | |
| Small Group | 07/01/24 | Silver | 2 -Buffalo Area | iDirect Silver Copay Option 2 | iDirect Silver Copay Option 2 | \$2,310,798 | 414 | 241 | | | ام | 414 | 0 | ا ا | 0 | 16.77% | 17.04% | 16.88% | | | |

EXHIBIT 14: SUMMARY OF REQUESTED PERCENTAGE CHANGES

| Company Name: | IHBC | |
|------------------------|----------------|--|
| NAIC Code: | 47034 | NOTE: THIS EXHIBIT SHOULD NOT INCLUDE MEMBERS OR SUBSCRIBERS THAT ARE CURRENTLY ENROLLED IN PLANS THAT WILL NOT BE AVAILABLE IN 2024 |
| SERFF Tracking #: | NDPD-133642394 | |
| Market Segment: | Small Group | |

1 Use this Exhibit for both Individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.

2 Market segment refers to Individual (which includes Catastrophic) or Small Group.

3 The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder (or member for Small Group business) on that contract holder within the indicated combination of metal level, rating region, and product name.

4 The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for <u>each combination of metal level, rating region and product name.</u>

5 The effective date is the earliest date that the proposed new rate would become effective if approved. The Effective Date for Individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024 and 10/1/2024.

5 The effective date is the earliest date that the proposed new rate would become effective Date for Individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024, 4/1/2024 and 10/1/2024.

If the percentage changes (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region need not be used, and "All Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region the insurer 6 uses. Rating region names used on this exhibit are to use the standard rating region names developed by DFS (e.g., Albany Area, Buffalo Area, etc.).

7 The "requested rate change" includes the impact of any riders (such as: age 29, domestic partner, family planning, pediatric dental, etc.).8 "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.

9 "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.10 The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.

11 Percentage Rate Changes should be calculated using membership as of 3/31/2023.

12 This exhibit must be submitted as an Excel file and as a PDF file.

13 The Total Annualized Premium in Cell G-24 of this Exhibit should equal the total in Cell Q-61 of Exhibit 13c.

14 The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells Q-45 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

| | | | | | Totals | \$294,932,903 | 46,581 | 26,788 | | | | | | | | | | | | |
|-------------------|----------------------------|-------------------|-----------------|-----------------------------------|------------------------------------|-----------------------|----------------------------|----------------------|-----------|--|-----------------------|----------------------|--------------------|---------------------------------------|-----------------|-----------------|--|----------------------------|-----------------|------------------|
| | | | | | | Annualized Premiums | | | | | | | | | | | | | | |
| | | Metal Level | | | | | # of Members as of Total # | of Subscribers as of | | DISTRIB | BUTION OF MEMBERS - N | lumber of Members wi | th Requested Perce | ntage Rate Change at | Renewal | | | Requested F | Percentage Rate | e Change |
| Market Segment | Effective Date of New Rate | (or Catastrophic) | Rating Region | Product Name | Product Street Name | 3/31/2023 | 3/31/2023 | 3/31/2023 Decrease | No Change | 0.1% - 4.9% 5.0% - 9.9 | 9% 10.0% - 14.9% | 15.0% - 19.9% | | 25.0% - 29.9% | | 40.0% - 49.9% | 50.0% or higher | Lowest | Highest | Weighted Avg |
| Warket Geginent | Ellective Date of New Nate | (or Catastropine) | Rating Region | 1 Toddet Hame | 1 Todact Street Name | 0,01,2020 | 0,01,2020 | 0/01/2020 Decrease | No Change | 0.176-4.976 3.076-9.3 | 10.078 - 14.978 | 13.0 /0 - 13.3 /0 | 20.0 /0 - 24.3 /0 | 23.0 /0 - 23.3 /0 | 30.076 - 33.376 | 40.070 - 43.370 | 30.0 /6 Or Higher | 2011001 | mgnoot | Worgintou Avg |
| Small Group | 07/01/24 | Bronze | 2 -Buffalo Area | iDirect Bronze Blended HSAQ | iDirect Bronze Blended HSAQ | \$196,032 | 41 | 24 | 0 | 0 0 | 0 4 | 11 0 | | 0 | 0 | О | О | 12.16% | 12.48% | 12.29% |
| | | | | iDirect Bronze Coinsurance | | | | | | | | | | | | | | | | , |
| Small Group | 07/01/24 | Bronze | 2 -Buffalo Area | HSAQ | iDirect Bronze Coinsurance HSAQ | \$325,335 | 68 | 46 | 0 | 0 0 | 0 6 | 88 0 | | 0 | 0 | 0 | 0 | 10.81% | 11.12% | |
| Small Group | 07/01/24 | Bronze | 2 -Buffalo Area | iDirect Bronze MV HSAQ | | \$697,247 | 147 | 95 | 0 | 0 0 | 0 14 | 17 0 | | 0 | 0 | 0 | 0 | 12.98% | 13.31% | 13.11% |
| | | | | Passport Plan Local Bronze | | | | | | | | | | | | | | | | , |
| Small Group | 07/01/24 | Bronze | 2 -Buffalo Area | HSAQ | Passport Plan Local Bronze HSAQ | \$0 | 0 | 0 | 0 | 0 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 13.94% | 14.26% | N/A |
| | | | | Passport Plan National | Passport Plan National Bronze | | | | | | | | | | | | | | | , |
| Small Group | 07/01/24 | Bronze | 2 -Buffalo Area | Bronze HSAQ | HSAQ | \$132,245 | 23 | 23 | 0 | 0 0 | 0 | 0 | | 0 23 | 3 0 | 0 | 0 | 27.58% | 27.88% | 27.71% |
| Small Group | 10/01/24 | Platinum | 2 -Buffalo Area | Choice Plus Platinum | Choice Plus Platinum | \$455,001 | 65 | 30 | 0 | 0 0 | 0 6 | 35 0 | | 0 | 0 | 0 | C | 14.53% | 14.75% | 27.71% 14.71% |
| Small Group | 10/01/24 | Platinum | 2 -Buffalo Area | FlexFit Platinum | FlexFit Platinum | \$14,930,637 | 2.039 | 1.100 | 0 | 0 0 | 0 | 0 2.039 | | 0 | 0 | 0 | 0 | 18.31% | 18.53% | 18.40% |
| Small Group | 10/01/24 | Platinum | 2 -Buffalo Area | FlexFit Platinum Option 2 | FlexFit Platinum Option 2 | \$19,946,128 | 2.671 | 1,505 | 0 | 0 0 | 0 | 0 2.671 | | 0 | 0 | 0 | 0 | 14.53% 18.31% 18.84% | 19.06% | |
| Giriali Group | 10/01/21 | T Iddiridiri | 2 241141071104 | TION ICTIGATION OPERINZ | TION IN FIGURIAL OPTION 2 | ψ10,010,120 | 2,07.1 | 1,000 | | - | | 2,071 | | | | Ť | , and the second | 10.0170 | 10.0070 | 10.0070 |
| Small Group | 10/01/24 | Platinum | 2 -Buffalo Area | Passport Plan Local Platinum | Passport Plan Local Platinum | \$874,666 | 117 | 51 | | | 0 | | 11 | 17 | | | | 20.70% | 20.92% | 20.82% |
| Small Group | 10/01/24 | 1 latinam | 2 -Barraio Area | Passport Plan National | l assport i all Local i latilidili | ψοτ 4,000 | 117 | 31 | | | 0 | 0 | 1 | \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ | 0 | | | 20.7070 | 20.3270 | 20.02 /0 |
| Small Craup | 10/01/24 | Platinum | 2 -Buffalo Area | Platinum | Pagapart Plan National Platinum | \$2,255,416 | 251 | 146 | | 0 | 0 | | | | 251 | | | 24.750/ | 34.95% | 24 920/ |
| Small Group | | | | | Passport Plan National Platinum | | 251 | 140 | 0 | 0 0 | 0 | 0 0 | | 0 | 201 | 0 | 0 | 34.75% 16.70% | | 34.03% |
| Small Group | 10/01/24 | Gold | 2 -Buffalo Area | Activate Gold | Activate Gold | \$2,449,547 | 405 | 274 | 0 | 0 0 | 0 | 0 405 | | 0 | 0 | 0 | Ü | 16.70% | 16.96% | |
| Small Group | 10/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay | iDirect Gold Copay | \$3,305,516 | 519 | 334 | 0 | 0 0 | 0 | 0 519 | | 0 | 0 | 0 | 0 | 16.56% | 16.80% | 16.66% |
| Small Group | 10/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay HSAQ | iDirect Gold Copay HSAQ | \$4,413,502 | 711 | 381 | 0 | 0 0 | 0 | 0 711 | | 0 | 0 | 0 | C | 15.43% | 15.69% | 15.56% |
| Small Group | 10/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay Option 2 | iDirect Gold Copay Option 2 | \$1,302,473 | 202 | 109 | 0 | 0 0 | 0 | 0 202 | | 0 | 0 | 0 | 0 | 17.09% | 17.33% | 17.20% |
| Small Group | 10/01/24 | Gold | 2 -Buffalo Area | iDirect Gold Copay Option 3 | iDirect Gold Copay Option 3 | \$0 | 0 | 0 | 0 | 0 0 | 0 | 0 0 | | 0 | 0 | α | O | 16.05% | 16.29% | N/A |
| Small Group | 10/01/24 | Gold | 2 -Buffalo Area | Passport Plan Local Gold HSAQ | Passport Plan Local Gold HSAQ | \$192,706 | 32 | 21 | 0 | 0 0 | 0 | 0 32 | | 0 | 0 | 0 | O | 17.53% | 17.79% | 17.65% |
| | | | | Passport Plan National Gold | | | | | | | | | | | | | | | | 1 |
| Small Group | 10/01/24 | Gold | 2 -Buffalo Area | HSAQ | Passport Plan National Gold HSAQ | \$636,261 | 89 | 52 | 0 | 0 0 | 0 | 0 | | 0 | 89 | 0 | 0 | 31.24% | 31.49% | 31.35% |
| Small Group | 10/01/24 | Gold | 2 -Buffalo Area | Standard Healthy NY Gold | Standard Healthy NY Gold | \$2,116,456 | 377 | 244 | 0 | 0 0 | 0 37 | 77 0 | | 0 | 0 | 0 | 0 | 31.24% 13.93% | 14.21% | 31.35% 14.06% |
| Small Group | 10/01/24 | Silver | 2 -Buffalo Area | Activate Silver | Activate Silver | \$69,228 | 13 | 10 | 0 | 0 0 | 0 1 | 3 0 | | 0 | 0 | 0 | C | 14.47% | 14.77% | |
| Small Group | 10/01/24 | Silver | 2 -Buffalo Area | Choice Plus Silver HSAQ | Choice Plus Silver HSAQ | \$69,228 \$268,177 | 50 | 39 | 0 | 0 0 | 0 5 | 50 0 | | 0 | 0 | O | C | 14.47% 10.97% | 11.25% | 11.08% |
| | | | | iDirect Silver Coinsurance | | | | | | | | | | | | | | | | |
| Small Group | 10/01/24 | Silver | 2 -Buffalo Area | HSAQ | iDirect Silver Coinsurance HSAQ | \$1,459,823 | 277 | 174 | 0 | 0 | 0 27 | 77 | | 0 | 0 | 0 | | 13.22% | 13.52% | 13.35% |
| Small Group | 10/01/24 | Silver | 2 -Buffalo Area | iDirect Silver Copay | iDirect Silver Copay | \$2,381,829 | 417 | 256 | 0 | 0 0 | 0 38 | 33 34 | | 0 | 0 | 0 | 0 | 14.89% | 15.16% | |
| Small Group | 10/01/24 | Silver | 2 -Buffalo Area | iDirect Silver Copay HSAQ | | \$11,624,284 | 2 065 | 1 159 | 0 | 0 0 | 0 206 | 35 0 | | 0 | | 0 | 0 | 14.47% | 14.75% | 14.60% |
| Small Group | 10/01/27 | O.I.VOI | _ Ballalo Alca | Passport Plan Local Silver | is not silver copay Horis | Ψ11,024,204 | 2,000 | 1,100 | | - | 2,00 | | | <u> </u> | 1 | | | 17.77 /0 | 14.7070 | 14.5070 |
| Small Group | 10/01/24 | Silver | 2 -Buffalo Area | HSAQ | Passport Plan Local Silver HSAQ | \$43,047 | Q | 2 | | | 0 | 0 | | | 0 | | | 16.29% | 16.58% | 16.41% |
| Small Group | 10/01/24 | Silver | 2 -Bullalo Alea | Passport Plan National Silver | | Ψ43,047 | 0 | 3 | 0 | | | 0 0 | | | 0 | | | 10.23 /6 | 10.50 /6 | 10.4176 |
| Small Craus | 10/01/24 | Silver | 2 -Buffalo Area | HSAQ | Passport Plan National Silver HSAQ | \$515,284 | 81 | 40 | | | | | | | 0.4 | | | 30.17% | 30.45% | 20.200/ |
| Small Group | 10/01/24 | Silver | 2 -Burraio Area | пзац | Passport Plan National Silver HSAQ | φ515,264 | 01 | 40 | U | 0 0 | | 0 0 | | U I | 01 | 0 | U | 30.17% | 30.45% | 30.29% |
| Con all Con a von | 10/01/24 | Silver | O. Duffala Araa | i Dina at Cilvan Canau Continua 2 | iDinant Silvan Canava Ontion 3 | \$5,119,971 | 047 | 550 | | | | 0 047 | | | | | | 40.000/ | 40.000/ | 40.050/ |
| Small Group | 10/01/24 | Silver | 2 -Buffalo Area | iDirect Silver Copay Option 2 | iDirect Silver Copay Option 2 | \$5,119,971 | 917 | 559 | U | 0 0 | | 917 | | U | 0 | U | U | 18.93% | 19.20% | 19.05% |
| | 10/01/01 | | 0.5 % 1.4 | | | # 500.045 | 4.40 | | | | | | | | | | | 40.550 | 40.070/ | 40.000/ |
| Small Group | 10/01/24 | Bronze | 2 -Buffalo Area | iDirect Bronze Blended HSAQ | | \$563,017 | 116 | 76 | 0 | 0 0 | 0 11 | 0 | | 0 | 0 | 0 | O | 12.55% | 12.87% | 12.69% |
| | | _ | | iDirect Bronze Coinsurance | | | | | | | | | | | | | |] | | |
| Small Group | 10/01/24 | Bronze | 2 -Buffalo Area | HSAQ | iDirect Bronze Coinsurance HSAQ | \$640,331 | 132 | 88 | 0 | 0 0 | 0 13 | 32 0 | | 0 | 0 | 0 | C | 11.19% | 11.51% | 11.32% |
| Small Group | 10/01/24 | Bronze | 2 -Buffalo Area | iDirect Bronze MV HSAQ | | \$977,348 | 203 | 154 | 0 | 0 0 | 0 20 | 0 | ļ | 0 | 0 | 0 | 0 | 13.37% | 13.70% | 13.50% |
| | | | | Passport Plan Local Bronze | | | | | | | | | | | | | | | | , |
| Small Group | 10/01/24 | Bronze | 2 -Buffalo Area | HSAQ | Passport Plan Local Bronze HSAQ | \$4,955 | 1 | 1 | 0 | 0 0 | 0 | 1 0 | | 0 | 0 | 0 | 0 | 14.34% | 14.66% | 14.47% |
| | | | | Passport Plan National | Passport Plan National Bronze | | | | | | | | | | | | | | | , — |
| Small Group | 10/01/24 | Bronze | 2 -Buffalo Area | Bronze HSAQ | HSAQ | \$29,180 | 5 | 3 | 0 | 0 0 | 0 | 0 | | 0 | 5 0 | 0 | 0 | 28.03% | 28.32% | 28.15% |
| <u> </u> | | | | | | | <u> </u> | • | - | • | | | | | | | | • | <u></u> | |